

In re:  
Megan N. Schmidt  
Debtor

Case No. 23-12049-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 17, 2023

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2023:**

Recip ID	Recipient Name and Address
db	+ Megan N. Schmidt, 1518 Liberty Avenue, Reading, PA 19607-2049
14797933	+ Enerbank USA, 5109 S. Broadbend Lane, Suite 400, Sioux Falls, SD 57108-2241
14797938	+ Old Navy, Barclays Bank, P. O. Box 8803, Wilmington, DE 19899-8803

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dsgrdg@ptdprolog.net	Oct 18 2023 00:15:00	DAVID S. GELLERT, David S. Gellert PC, 3506 Perkiomen Avenue, Reading, PA 19606
tr	Email/Text: Info@ReadingCh13.com	Oct 18 2023 00:15:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 18 2023 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 18 2023 00:15:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Oct 18 2023 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14797923	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 18 2023 00:15:00	Apple Card, GS Bank USA, P. O. Box 7247, Philadelphia, PA 19170-0001
14797924	EDI: TSYS2	Oct 18 2023 04:17:00	Barclays Bank Delaware, 125 S. West St., Wilmington, DE 19801-5014
14797925	+ EDI: CITICORP.COM	Oct 18 2023 04:17:00	Best Buy/CBNA, P. O. Box 6497, Sioux Falls, SD 57117-6497
14797926	+ EDI: CITICORP.COM	Oct 18 2023 04:17:00	Best Buy/CBNA, 5800 S. Corporate Pl., Sioux Falls, SD 57108-5027
14797927	+ EDI: WFNNB.COM	Oct 18 2023 04:17:00	Boscov's, Comenity Bank, P. O. Box 182120, Columbus, OH 43218-2120
14797929	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 18 2023 00:15:00	Citizens Bank, P. O. Box 7092, Bridgeport, CT 06601
14797928	+ EDI: RMSC.COM	Oct 18 2023 04:17:00	Care Credit, Synchrony Bank, P. O. Box 965036, Orlando, FL 32896-5036
14822909	EDI: CITICORP.COM	Oct 18 2023 04:17:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

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14797930	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 18 2023 00:15:00	Citizens Card Services, 1000 Lafayette Gill, Bridgeport, CT 06604-4728
14797931	+ Email/Text: mediamanagers@clientservices.com	Oct 18 2023 00:15:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
14797932	+ EDI: WFNNB.COM	Oct 18 2023 04:17:00	Comenity Bank - Ultamate Rewards, P. O. Box 182120, Columbus, OH 43218-2120
14797934	Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Oct 18 2023 00:15:00	EnerbankUSA, 650 S. Main St., Ste. 1000, Salt Lake City, UT 84101-2844
14797935	EDI: JPMORGANCHASE	Oct 18 2023 04:17:00	JPMCB - Card Services, P. O. Box 15298, Wilmington, DE 19850-5298
14797922	EDI: JPMORGANCHASE	Oct 18 2023 04:17:00	Amazon, JPMCB Card, P. O. Box 15369, Wilmington, DE 19850
14797936	+ EDI: RMSC.COM	Oct 18 2023 04:17:00	Lowe's, Synchrony Bank, P. O. Box 965005, Orlando, FL 32896-5005
14797937	^ MEBN	Oct 18 2023 00:12:10	Northstar Location Services LLC, 4285 Genesee St., Cheektowaga, NY 14225-1943
14797939	Email/PDF: ebnotices@pnmac.com	Oct 18 2023 00:20:43	PennyMac Loan Services LLC, P. O. Box 950002, Fort Worth, TX 76155-9802
14821542	EDI: Q3G.COM	Oct 18 2023 04:17:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14797940	+ EDI: WTRRN BANK.COM	Oct 18 2023 04:17:00	Target Card Services, P. O. Box 9500, Minneapolis, MN 55440-9500
14797941	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Oct 18 2023 00:30:56	U.S. Dept. of HUD, 451 Seventh St. SW, Washington, DC 20410-0001
14797942	+ EDI: USAA.COM	Oct 18 2023 04:17:00	USAA Savings Bank, P. O. Box 33009, San Antonio, TX 78265-3009
14797943	+ EDI: CAPITALONE.COM	Oct 18 2023 04:17:00	Wal-Mart, Capital One, P. O. Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*P++	SCOTT F WATERMAN CHAPTER 13 TRUSTEE, 2901 ST LAWRENCE AVE, SUITE 100, READING PA 19606-2265, address filed with court., SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2023

Signature: /s/Gustava Winters

District/off: 0313-4

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2023 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfbis.com
DAVID S. GELLERT	on behalf of Debtor Megan N. Schmidt dsgrdg@ptdprolog.net
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>			
Debtor 1:	<b>Megan N. Schmidt</b>		Social Security number or ITIN: xxx-xx-5397
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 7 7/12/23
Case number:	23-12049-pmm		Date case converted to chapter: 13 9/29/23

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Megan N. Schmidt	
<b>2. All other names used in the last 8 years</b>	aka Megan N. Lebron, aka Megan N. Rodriguez	
<b>3. Address</b>	1518 Liberty Avenue Reading, PA 19607	
<b>4. Debtor's attorney</b> Name and address	DAVID S. GELLERT David S. Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone (610) 779-8000 Email: dsgrdg@ptdprolog.net
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 10/17/23

**For more information, see page 2**

Case number **23-12049-pmm**

<b>7. Meeting of creditors</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.
<b>November 21, 2023 at 03:00 PM</b>	<p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.</p> <p><b>Location:</b> The meeting is by Zoom. Go to <a href="#">Zoom.us</a>, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595</p> <p>For additional meeting info. go to <a href="https://www.justice.gov/us/moc">https://www.justice.gov/us/moc</a></p>
<b>8. Deadlines</b>	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.
	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>Filing deadline:</b> 1/22/24</p> <p><b>You must file:</b></p> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Filing deadline:</b> 12/8/23</p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <p><b>Filing deadline:</b> 3/27/24</p>
	<p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>
	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$50.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>1/4/24 at 10:00 AM , Location: Zoom. For Zoom link, see the current, Hearing Calendar for the Judge on the, Court website</b>
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.